

Information to identify the case:

Debtor 1

April Emmert

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7197

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-31639-MEH**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

April Emmert
aka April Danko

1/28/25

By the court: Mark Edward Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
April Emmert
Debtor

Case No. 19-31639-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 28, 2025

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2025:

Recip ID	Recipient Name and Address
db	+ April Emmert, 168 Liberty Avenue, Manahawkin, NJ 08050-1915
518572601	Kohls, PO Box 2893, Milwaukee, WI 53201-2983
518583553	+ Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 28 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 28 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518572598	+ EDI: CAPITALONE.COM	Jan 29 2025 01:36:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
518612398	+ EDI: AIS.COM	Jan 29 2025 01:36:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518633962	Email/PDF: bncnotices@becket-lee.com	Jan 28 2025 21:03:11	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518572599	+ EDI: CITICORP	Jan 29 2025 01:36:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
518572600	EDI: WFNNB.COM	Jan 29 2025 01:36:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
518930271	Email/Text: legaldivision@kheaa.com	Jan 28 2025 20:49:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518930270	Email/Text: legaldivision@kheaa.com	Jan 28 2025 20:49:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518675843	^ MEBN	Jan 28 2025 20:41:02	LAKEVIEW LOAN SERVICING LLC, PO Box 840, Buffalo, NY 14240-0840
518664486	Email/PDF: resurgentbknofications@resurgent.com	Jan 28 2025 21:03:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518572602	Email/Text: camanagement@mtb.com	Jan 28 2025 20:50:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
518572603	+ Email/PDF: bankruptcy_prod@navient.com	Jan 28 2025 21:14:38	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
518572604	EDI: PRA.COM	Jan 29 2025 01:36:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541-1223
518634018	EDI: PRA.COM		

District/off: 0312-3

User: admin

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Date Rcvd: Jan 28, 2025

Form ID: 3180W

Total Noticed: 22

		Jan 29 2025 01:36:00	Portfolio Recovery Associates, LLC, c/o Comenity Bank, POB 41067, Norfolk VA 23541
518572605	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 28 2025 20:49:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
518612470	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 28 2025 20:49:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518572606	+ EDI: WFFC2	Jan 29 2025 01:36:00	WF Bank NA, PO Box 14517, Des Moines, IA 50306-3517
518668186	EDI: WFFC2	Jan 29 2025 01:36:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518572607	*+	WF Bank NA, PO Box 14517, Des Moines, IA 50306-3517
518669591	*	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor April Emmert jamescerboneesq@gmail.com cerbonejr83307@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor Lakeview Loan Servicing LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Melissa N. Licker	on behalf of Creditor Lakeview Loan Servicing LLC mlicker@hinshawlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6